

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

<b>Applicant:</b>	KangYoon Lee	<b>Examiner:</b>	Michael R. Zecher
<b>Serial No:</b>	10/053,303	<b>Art Unit:</b>	3691
<b>Filed:</b>	November 7, 2001	<b>Docket:</b>	JP20000395US1 (20748)
<b>For:</b>	SYSTEM AND METHOD FOR PERFORMING PERSONAL FINANCE MANAGEMENT USING THE INTERNET		
<b>Dated:</b>	December 28, 2007		

**Confirmation No:** 5802

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE UNDER 37 C.F.R. §1.111**

Sir:

This reply responds to the Office Action mailed October 2, 2007. Please reconsider the claims in the application in view of the remarks set forth below.

Amendments to the claims are reflected in the listing of claims, which begins on page 2 of this paper.

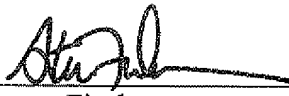
Remarks begin on page 8 of this paper.

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**CERTIFICATION OF ELECTRONIC TRANSMISSION**

I hereby certify that this paper is being electronically transmitted to the Patent and Trademark Office on the date shown below.

Dated: December 28, 2007

  
Steven Fischman